

Amendments to the Claims

This listing of the claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1. (Currently amended) A data processing system for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker for a loan customer, comprising:

- means for collecting data regarding the loan customer not previously possessed by the loan originator;
- means for generating a loan application for the loan customer regarding the not previously possessed data and already possessed data regarding the loan customer;
- means for generating disclosure documents regarding the mortgage loan and the already possessed data and the not previously possessed data regarding the loan customer; and
- means for transferring the loan application to the loan broker;

wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");

- wherein the loan originator is not the loan broker; and
- the loan originator is not the loan customer, for whom the loan originator has the already possessed data.

2. (Previously presented) The data processing system recited in claim 1, further comprising:

- means for transferring data from a remote computer system to the data processing system;

and

- means for incorporating the transferred data into the loan application.

3. (Previously presented) The data processing system recited in claim 1, further comprising:

means for ordering at least one required legal document for the mortgage loan.

4. (canceled)

5. (canceled)

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10. (canceled)

11. (canceled)

12. (Previously presented) The data processing system recited in Claim 3,
wherein the required legal document is a member of the collection comprising: a preliminary
title report, a Covenants, Conditions, and Restrictions (CC and R), and a homeowners association
certificate.

13. (Previously presented) The data processing system recited in Claim 2,
means for transferring data from the remote computer system is further comprised of:
means for transferring data from a credit reporting computer system regarding the loan

customer to the data processing system.

14. (Previously presented) The data processing system recited in Claim 2,
means for transferring data from the remote computer system is further comprised of:
means for requesting a report from an inspection agency regarding the loan application; and
means for transferring the data from the inspection agency regarding the requested report to
the data processing system.

15. (Previously presented) The data processing system recited in Claim 14,
wherein the inspection agency is a flood certification company, and the requested report
determines whether the property is in a special flood hazard zone.

16. (Previously presented) The data processing system recited in Claim 1, further comprising:
means for configuring the data processing system to act as the loan originator computer.

17. (Previously presented) The data processing system recited in Claim 16,
wherein the means for configuring the data processing system is further comprised of at least
one member of the collection comprising:
means for determining whether the loan originator needs a license; and
means for aiding a licensed loan originator in where to hang the license.

18. (Previously presented) The data processing system recited in Claim 1,
wherein the means for generating the loan application is further comprised of:
means for translating from a loan originator's database to import information into the loan
application;
wherein the loan originator is not a loan officer; and
wherein the loan originator's database is not a loan officer's database.

19. (Previously presented) The data processing system recited in Claim 18,

2 wherein the loan originator's database includes a personal finance database of the loan
3 customer.

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1 20. (canceled)

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1 21. (canceled)

1 22. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for collecting data not already possessed is further comprised of:
3 means for data entry making assumptions that require a minimum data fields be entered by
4 the loan originator.

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1 23. (Previously presented) The data processing system recited in Claim 1,
2 wherein the means for generating the loan application is further comprised of:
3 means for determining which forms are appropriate to the loan application.

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1 24. (Previously presented) The data processing system recited in Claim 1,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.

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1 25. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 refinancing a current loan.

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1 26. (Canceled)

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1 27. (Previously presented) The data processing system recited in Claim 1,
2 wherein the loan originator is at least one member of the collection comprising: a real estate
3 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

28. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is at least one member of the financial planning professional
collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

29. (Previously presented) The data processing system recited in Claim 1,
wherein the loan originator is a member of the financial institution collection comprising a
bank, a savings and loan, a thrift, and a credit union.

30. (Canceled)

31. (previously presented) The data processing system recited in Claim 1, further comprising
a computer accessing memory containing at least one program implementing the means
recited in Claim 1.

32. (Currently amended) A computerized method of managing the origination of a mortgage loan
by a loan originator in coordination with a loan broker for a loan customer, comprising the steps of:
generating a loan application for the loan customer regarding not previously possessed data
and already possessed data by the loan originator about the loan customer;
generating disclosure documents regarding the mortgage loan and the already possessed data
and the not already possessed data regarding the loan customer; and
transferring the loan application to the loan broker;
wherein the loan originator provides services necessary for the origination of the mortgage
loan and not duplicative of services provided by the loan broker, making a loan origination fee paid
to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines
of the Real Estate Settlement Procedures Act ("RESPA");
wherein the loan originator is not the loan broker; and
wherein the loan originator is not the loan customer, for whom the loan originator has the
already possessed data.

1 33. (Previously presented) The method of claim 32, further comprising the step of:
2 the loan originator operating a computer as a loan originator computer.
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1 34. (Previously presented) The method of Claim 33, further comprising the steps of:
2 transferring data from a remote computer system to the loan originator computer; and
3 incorporating the transferred data into the loan application.
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1 35. (Previously presented) The method recited in Claim 34,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the step of:
4 transferring data from a credit reporting computer system regarding the loan customer to the
5 loan originator computer.
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1 36. (Currently amended) The ~~data processing system~~ method recited in Claim 34,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the steps of:
4 requesting a report from an inspection agency regarding the loan application; and
5 transferring data from inspection agency regarding the requested report to the storage means.
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1 37. (Previously presented) The method recited in Claim 36,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.
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1 38. (Previously presented) The method recited in Claim 33, further comprising the step of:
2 configuring the computer to act as the loan originator computer.
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1 39. (Previously presented) The method recited in Claim 38,
2 wherein configuring the computer system is further comprised of at least one member of the
3 collection comprising the step of:
4 determining whether the user needs a license; and

5 aiding a licensed originator in where to hang the license.

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1 40. (Previously presented) The method recited in Claim 33, further comprising the step of:
2 ordering at least one required legal document for the mortgage loan.

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1 41. (Previously presented) The method recited in Claim 40,
2 wherein the required legal document is a member of the collection comprising: a preliminary
3 title report, a Covenants, Conditions and Restrictions (CC and R), and a homeowners association
4 certificate.

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1 42. (Previously presented) The method recited in Claim 32, further comprised of the step of:
2 translating from a database of the loan originator to import information into the loan
3 application;
4 wherein the loan originator is not a loan officer; and
5 wherein the loan originator's database is not a loan officer's database.

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1 43. (Previously presented) The method recited in Claim 42,
2 wherein loan originator's database includes a personal finance database of the loan customer.

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1 44. (canceled)

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1 45. (Previously presented) The method recited in Claim 33, further comprising the step of:
2 providing data entry which makes assumptions that require a minimum data fields be entered
3 by the loan originator to collect the data not previously possessed regarding the loan customer.

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1 46. (Previously presented) The method recited in Claim 33,
2 wherein the step generating the loan application is further comprising the step of:
3 using the loan originator computer to automatically determine which forms are appropriate
4 for the loan application.

1 47. (Canceled)

1 48. (Previously presented) The method recited in Claim 32,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.
4 wherein the method is further comprised of the step of:
5 the loan customer paying the loan origination fee.

1 49. (Currently amended) The loan origination fee to pay the loan originator as a product of the
2 process recited in Claim 48.

1 50. (Previously presented) The method recited in Claim 32, further comprising the step of:
2 using a computer to analyze the financial market to determine when there is financial
3 advantage to refinancing a current loan for the loan customer.

1 51. (canceled)

1 52. (Previously presented) The method recited in Claim 32,
2 wherein the loan originator is at least one member of the collection comprising: a real estate
3 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 53. (Previously presented) The method recited in Claim 32,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, and a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 54. (Previously presented) The method recited in Claim 32,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 55. (Previously presented) The method recited in Claim 32,
2 wherein the loan application includes an estimate of the loan origination fee;
3 wherein the method is further comprised of the step of:
4 the loan customer paying the loan origination fee.

1 56. (Currently amended) The loan origination fee to pay the loan originator as a product of the
2 process recited in Claim 55.

1 57. (canceled)

1 58. (Previously presented) A program residing in memory coupled with a computer,
2 implementing the steps recited in Claim 32.

1 59. (Previously presented) The loan application as a product of the process recited in Claim 32.

1 60. (Previously presented) The data processing system recited in Claim 1, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 the loan customer for refinancing a current loan for the loan customer.

1 61. (Canceled)

1 62. (Previously presented) The data processing system recited in Claim 1,
2 wherein the loan originator is at least one member of the collection comprising: a real estate
3 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

1 63. (Previously presented) The data processing system recited in Claim 1,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

64. (Previously presented) A system implementing the method of Claim 32, comprising at least one computer performing at least one step of the method.

65. (Previously presented) A data processing system for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker for a loan customer, comprising:

means for collecting data regarding the loan customer not previously possessed by the loan originator;

means for generating a loan application for the loan customer regarding the not previously possessed data regarding the loan customer;

means for generating disclosure documents regarding the mortgage loan and the already possessed data and the not previously possessed data regarding the loan customer; and

means for transferring the loan application to the loan broker;

wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan brokerCu, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");

wherein the loan originator is not the loan broker;

the loan originator is not the loan customer; and

wherein the loan originator is at least one member of the collection comprising: a real estate broker, a real estate agent, a home builder, an FSBO, and a relocation company.

66. (Previously presented) The data processing system recited in claim 65, further comprising: means for transferring data from a remote computer system to the data processing system; and

means for incorporating the transferred data into the loan application.

67. (Previously presented) The data processing system recited in claim 65, further comprising: means for ordering at least one required legal document for the mortgage loan.

68. (Previously presented) The data processing system recited in Claim 67,
wherein the required legal document is a member of the collection comprising: a preliminary
title report, a Covenants, Conditions, and Restrictions (CC and R), and a homeowners association
certificate.

69. (Previously presented) The data processing system recited in Claim 66,
means for transferring data from the remote computer system is further comprised of:
means for transferring data from a credit reporting computer system regarding the loan
customer to the data processing system.

70. (Previously presented) The data processing system recited in Claim 66,
means for transferring data from the remote computer system is further comprised of:
means for requesting a report from an inspection agency regarding the loan application; and
means for transferring the data from the inspection agency regarding the requested report to
the data processing system.

71. (Previously presented) The data processing system recited in Claim 70,
wherein the inspection agency is a flood certification company, and the requested report
determines whether the property is in a special flood hazard zone.

72. (Previously presented) The data processing system recited in Claim 65, further comprising:
means for configuring the data processing system to act as the loan originator computer.

73. (Previously presented) The data processing system recited in Claim 72,
wherein the means for configuring the data processing system is further comprised of at least
one member of the collection comprising:
means for determining whether the loan originator needs a license; and
means for aiding a licensed loan originator in where to hang the license.

74. (Previously presented) The data processing system recited in Claim 65,

2 wherein the means for generating the loan application is further comprised of:
3 means for translating from a loan originator's database to import information into the loan
4 application;
5 wherein the loan originator is not a loan officer; and
6 wherein the loan originator's database is not a loan officer's database.

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1 75. (Previously presented) The data processing system recited in Claim 74,
2 wherein the loan originator's database includes a personal finance database of the loan
3 customer.

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1 76. (Previously presented) The data processing system recited in Claim 65,
2 wherein the means for collecting data not already possessed is further comprised of:
3 means for data entry making assumptions that require a minimum data fields be entered by
4 the loan originator.

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1 77. (Previously presented) The data processing system recited in Claim 65,
2 wherein the means for generating the loan application is further comprised of:
3 means for determining which forms are appropriate to the loan application.

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1 78. (Previously presented) The data processing system recited in Claim 65,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.

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1 79. (Previously presented) The data processing system recited in Claim 65, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 refinancing a current loan.

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1 80. (Previously presented) The data processing system recited in Claim 65,

2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 81. (Previously presented) The data processing system recited in Claim 65,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 82. (Previously presented) The data processing system recited in Claim 65, further comprising
2 a computer accessing memory containing at least one program implementing the means
3 recited in Claim 1.

1 83. (Previously presented) The data processing system recited in Claim 65, further comprising:
2 means for analyzing the financial market to determine when there is financial advantage to
3 the loan customer for refinancing a current loan for the loan customer.

1 84. (Previously presented) A computerized method of managing the origination of a mortgage
2 loan by a loan originator in coordination with a loan broker for a loan customer, comprising the steps
3 of:

4 generating a loan application for the loan customer regarding not previously possessed data
5 by the loan originator about the loan customer;

6 generating disclosure documents regarding the mortgage loan and the not already possessed
7 data regarding the loan customer; and

8 transferring the loan application to the loan broker;

9 wherein the loan originator provides services necessary for the origination of the mortgage
10 loan and not duplicative of services provided by the loan broker, making a loan origination fee paid
11 to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines
12 of the Real Estate Settlement Procedures Act ("RESPA");

13 wherein the loan originator is not the loan broker;

14 wherein the loan originator is not the loan customer; and

15 wherein the loan originator is at least one member of the collection comprising: a real estate
16 broker, a real estate agent, a home builder, an FSBO, and a relocation company.

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1 85. (Previously presented) The method of claim 84, further comprising the step of:
2 the loan originator operating a computer as a loan originator computer.

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1 86. (Previously presented) The method of Claim 85, further comprising the steps of:
2 transferring data from a remote computer system to the loan originator computer; and
3 incorporating the transferred data into the loan application.

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1 87. (Previously presented) The method recited in Claim 86,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the step of:
4 transferring data from a credit reporting computer system regarding the loan customer to the
5 loan originator computer.

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1 88. (Previously presented) The data processing system recited in Claim 86,
2 wherein the step transferring data from the remote computer system is further comprised of
3 the steps of:
4 requesting a report from an inspection agency regarding the loan application; and
5 transferring data from inspection agency regarding the requested report to the storage means.

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1 89. (Previously presented) The method recited in Claim 88,
2 wherein the inspection agency is a flood certification company, and the requested report
3 determines whether the property is in a special flood hazard zone.

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1 90. (Previously presented) The method recited in Claim 85, further comprising the step of:
2 configuring the computer to act as the loan originator computer.

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1 91. (Previously presented) The method recited in Claim 90,

2 wherein configuring the computer system is further comprised of at least one member of the
3 collection comprising the step of:

4 determining whether the user needs a license; and
5 aiding a licensed originator in where to hang the license.

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1 92. (Previously presented) The method recited in Claim 85, further comprising the step of:
2 ordering at least one required legal document for the mortgage loan.

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1 93. (Previously presented) The method recited in Claim 92,
2 wherein the required legal document is a member of the collection comprising: a preliminary
3 title report, a Covenants, Conditions and Restrictions (CC and R), and a homeowners association
4 certificate.

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1 94. (Previously presented) The method recited in Claim 84, further comprised of the step of:
2 translating from a database of the loan originator to import information into the loan
3 application;
4 wherein the loan originator is not a loan officer; and
5 wherein the loan originator's database is not a loan officer's database.

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1 95. (Previously presented) The method recited in Claim 94,
2 wherein loan originator's database includes a personal finance database of the loan customer.

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1 96. (Previously presented) The method recited in Claim 85, further comprising the step of:
2 providing data entry which makes assumptions that require a minimum data fields be entered
3 by the loan originator to collect the data not previously possessed regarding the loan customer.

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1 97. (Previously presented) The method recited in Claim 85,
2 wherein the step generating the loan application is further comprising the step of:
3 using the loan originator computer to automatically determine which forms are appropriate
4 for the loan application.

1 98. (Previously presented) The method recited in Claim 84,
2 wherein the disclosure documents include a notice disclosure statement further including an
3 estimate of the loan origination fee to be paid to the loan originator.
4 wherein the method is further comprised of the step of:
5 the loan customer paying the loan origination fee.

1 99. (Currently amended) The loan origination fee to pay the loan originator as a product of the
2 process recited in Claim 98.

1 100. (Previously presented) The method recited in Claim 84, further comprising the step of:
2 using a computer to analyze the financial market to determine when there is financial
3 advantage to refinancing a current loan for the loan customer.

1 101. (Previously presented) The method recited in Claim 84,
2 wherein the loan originator is at least one member of the financial planning professional
3 collection comprising: a financial planner, a CPA, a broker, a dealer, and a broker and dealer, a stock
4 broker, an insurance broker, an insurance agent, an insurance broker and agent, and an attorney.

1 102. (Previously presented) The method recited in Claim 84,
2 wherein the loan originator is a member of the financial institution collection comprising a
3 bank, a savings and loan, a thrift, and a credit union.

1 103. (Previously presented) The method recited in Claim 84,
2 wherein the loan application includes an estimate of the loan origination fee;
3 wherein the method is further comprised of the step of:
4 the loan customer paying the loan origination fee.

1 104. (Currently amended) The loan origination fee to pay the loan originator as a product of the
2 process recited in Claim 103.

1 105. (Previously presented) A program residing in memory coupled with a computer,
2 implementing the steps recited in Claim 84.

1 106. (Previously presented) The loan application as a product of the process recited in Claim 84.

107. (Previously presented) A system implementing the method of Claim 84, comprising at least
one computer performing at least one step of the method.

1 108. (New) A data processing system for managing the origination of a mortgage loan by a loan
2 originator in coordination with a loan broker for a loan customer, comprising:

3 means for importing already possessed data by the loan originator regarding the loan
4 customer;

5 means for collecting data regarding the loan customer not previously possessed by the loan
6 originator;

7 means for generating a loan application for the loan customer based upon the not previously
8 possessed data and the already possessed data, both regarding the loan customer;

9 means for generating disclosure documents based upon the mortgage loan and the already
10 possessed data and the not previously possessed data regarding the loan customer; and

11 means for transferring the loan application to the loan broker;

12 wherein the loan originator provides services necessary for the origination of the mortgage
13 loan and not duplicative of services provided by the loan broker, making a loan origination fee paid
14 to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines
15 of the Real Estate Settlement Procedures Act ("RESPA");

16 wherein the loan originator is not the loan broker;

17 wherein the loan originator is not the loan customer; and

18 wherein the loan customer is an existing client of the loan originator.

1 109. (New) A computerized method of managing the origination of a mortgage loan by a loan
originator in coordination with a loan broker for a loan customer, comprising the steps of:

generating a loan application for the loan customer based upon already possessed data and a

not previously possessed data by the loan originator about the loan customer;

generating disclosure documents based upon the mortgage loan, the already possessed data and the not already possessed data regarding the loan customer; and

transferring the loan application to the loan broker;

5 wherein the loan originator provides services necessary for the origination of the mortgage loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA");

wherein the loan originator is not the loan broker;

10 wherein the loan originator is not the loan customer; and

wherein the loan customer is an existing client of the loan originator.

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110. (New) A data processing system for managing the origination of a mortgage loan by a loan originator in coordination with a loan broker for a loan customer, comprising:

a computer operated by said loan originator;

a memory accessibly coupled to said computer;

5 a program system comprising program steps residing in said memory;

wherein said program system comprises the program steps of:

RE-processing when said loan originator is at least one member of the collection comprising a real estate agent and a real estate broker;

10 B-processing when said loan originator is at least one member of the collection comprising a home builder and an FSBO;

FP-processing when said loan originator is at least one member of the collection comprising a Certified Public Account (CPA), a financial planner, a broker, a dealer, a broker-dealer, and an attorney;

15 FI-processing when said loan originator is at least one member of the collection comprising a bank, a savings and loan, a thrift, and a credit union;

R-processing when said loan originator is a relocation company; and

C-processing when said loan originator is said loan consumer;

wherein the loan originator provides services necessary for the origination of the mortgage

loan and not duplicative of services provided by the loan broker, making a loan origination fee paid to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines of the Real Estate Settlement Procedures Act ("RESPA").

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111. (New) The data processing system of Claim 110,
wherein the program step of RE-processing further comprises the program steps of:
RE-licensing of said loan originator, further comprising the program step of:
determining if a special license required by said loan originator;
5 RE-preliminary setup of said loan customer with said loan originator, further comprising the
program step of:
drawing property information from a local Multiple Listing Service to eliminate the loan
originator inputting information into a loan application and at least one disclosure document; and
RE-information interview of said loan customer with said loan originator to create the loan
10 application and the at least one disclosure document, further comprising the program step of:
omitting an assets and liabilities information at the loan originator's discretion.

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112. (New) The data processing system of Claim 110,
wherein the program step of B-processing further comprises the program steps of:
B-licensing of said loan originator, further comprising the program step of:
determining if a special license required by said loan originator;
5 B-preliminary setup of said loan customer with said loan originator, further comprising the
program step of:
pre-configuring a property information for each available lot of a subdivision for the loan
originator to reduce input needed for a loan application and at least one disclosure document; and
B-information interview of said loan customer with said loan originator to create the loan
10 application and the at least one disclosure document, further comprising the program step of:
inputting information needed for a sale contract for the property and importing the already
possessed data into the loan application.

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113. (New) The data processing system of Claim 110,

wherein the program step of FP-processing further comprises the program steps of:

FP-licensing of said loan originator, further comprising the program step of
determining if a special license required by the loan originator;

FP-preliminary setup of said loan customer with said loan originator, further comprising the

5 program step of

importing already possessed data from at least one file used by the loan originator for the
loan customer; and

FP-information interview of said loan customer with said loan originator to create a loan
application and at least one disclosure document, further comprising the step of

10 transferring the already possessed data to create the loan application.

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114. (New) The data processing system of Claim 110,

wherein the program step of FI-processing further comprises the program steps of:

FI-licensing of said loan originator, further comprising the program step of
determining if a special license required by the loan originator;

5 FI-preliminary setup of said loan customer with said loan originator, further comprising the
program step of

reading already possessed data from the loan originator's industry software; and

FI-information interview of said loan customer with said loan originator to create a loan
application and at least one disclosure document, further comprising the program step of

10 transferring the already possessed data to create the loan application and the disclosure
document.

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115. (New) The data processing system of Claim 110,

wherein the program step of R-processing further comprises the program steps of:

R-licensing of said loan originator, further comprising the program step of
determining if a special license required by the loan originator;

5 R-preliminary setup of said loan customer with said loan originator, further comprising the
program step of

reading already possessed data from the loan originator's industry software; and

R-information interview of said loan customer with said loan originator to create a loan application and at least one disclosure document, further comprising the program step of transferring the already possessed data to create the loan application and the at least one disclosure document.

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116. (New) The data processing system of Claim 110,
wherein the program step of C-processing further comprises the program steps of:
C-preliminary setup of said loan customer, further comprising the program step of
reading at least one data file of the loan customer to create already possessed data;
5 wherein the data file may be used with at least one member of the collection comprising a tax
preparation software, an accounting software, and a financial planning software; and
C-information gathering by said loan customer to create a loan application and at least one
disclosure document, further comprising the program step of
transferring the already possessed data into the loan application and the at least one
10 disclosure document.

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117. (New) A data processing system for managing the origination of a mortgage loan by a loan
2 originator in coordination with a loan broker for a loan customer, comprising:
3 a computer operated by said loan originator;
4 a memory accessibly coupled to said computer;
5 a program system comprising program steps residing in said memory;
6 wherein said program system comprises the program steps of:
7 RE-processing when said loan originator is at least one member of the collection comprising
8 a real estate agent and a real estate broker;
9 B-processing when said loan originator is at least one member of the collection comprising a
10 home builder and an FSBO;
11 FP-processing when said loan originator is at least one member of the collection comprising
12 a Certified Public Account (CPA), a financial planner, a broker, a dealer, a broker-dealer, and an
13 attorney;
14 FI-processing when said loan originator is at least one member of the collection comprising a

15 bank, a savings and loan, a thrift, and a credit union;

16 R-processing when said loan originator is a relocation company; and

17 C-processing when said loan originator is said loan consumer;

18 wherein the loan originator provides services necessary for the origination of the mortgage
19 loan and not duplicative of services provided by the loan broker, making a loan origination fee paid
20 to the loan originator at a time of closing on the mortgage loan legally compliant with the guidelines
21 of the Real Estate Settlement Procedures Act ("RESPA");

22 wherein the program step of RE-processing further comprises the program step of:

23 RE-preliminary setup of said loan customer with said loan originator, further comprising the
24 program step of:

25 drawing property information from a local Multiple Listing Service to eliminate the loan
26 originator inputting information into a loan application and at least one disclosure document;

27 wherein the program step of B-processing further comprises the program steps of:

28 B-preliminary setup of said loan customer with said loan originator, further comprising the
29 program step of:

30 pre-configuring a property information for each available lot of a subdivision for the loan
31 originator to reduce input needed for a loan application and at least one disclosure document; and

32 B-information interview of said loan customer with said loan originator to create the loan
33 application and the at least one disclosure document, further comprising the program step of:

34 inputting information needed for a sale contract for the property and importing the already
35 possessed data into the loan application;

36 wherein the program step of FP-processing further comprises the program step of:

37 FP-information interview of said loan customer with said loan originator to create a loan
38 application and at least one disclosure document, further comprising the step of

39 transferring the already possessed data to create the loan application;

40 wherein the program step of C-processing further comprises the program steps of:

41 C-preliminary setup of said loan customer, further comprising the program step of

42 reading at least one data file of the loan customer to create already possessed data;

43 wherein the data file may be used with at least one member of the collection comprising a tax

44 preparation software, an accounting software, and a financial planning software; and
45 C-information gathering by said loan customer to create a loan application and at least one
46 disclosure document, further comprising the program step of
47 transferring the already possessed data into the loan application and the at least one
48 disclosure document.
49